

HMO-USA:

A network of HMOs  
working together...





For more than half a century, we've cared for your health.

By providing an efficient and convenient way of paying for health care services, the Blue Cross and Blue Shield organization has been taking care of the American people for more than 50 years. Our basic goal has been—and continues to be—to meet the needs of people by returning as much as possible in health care benefits for each dollar invested.

From the beginning, we focused on negotiating contracts with local hospitals and physicians so that quality care could be provided at the most affordable price. This history of working within hundreds of American communities has enabled Blue Cross and Blue Shield Plans to build a solid foundation of local provider relations.

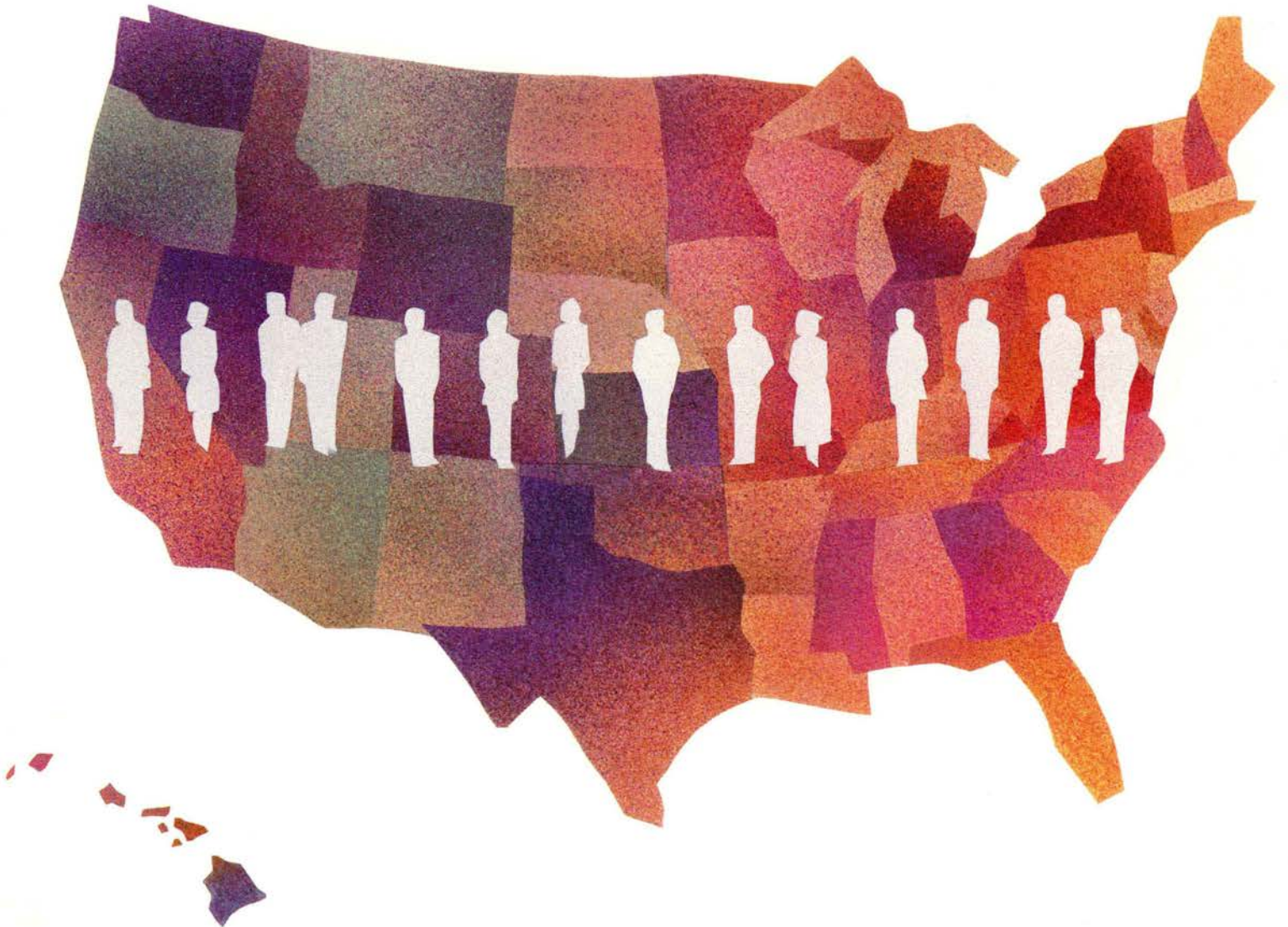
Building from that strong base, the Plans have developed new organizations, designed to work in a new kind of partnership with the local provider community: Health Maintenance Organizations. HMOs rely on a shared commitment between provider and insurer to deliver health care services in the most cost-effective manner.

Today, HMOs sponsored by Blue Cross and Blue Shield Plans stretch from coast to coast, and serve nearly five million members. Seventy-five of these local organizations have joined together to meet the needs of national companies and their employees. This nationwide network is called *HMO-USA*.



...to cover your  
employees from  
coast-to-coast.

*Only one HMO network covers you in  
more than 200 major cities nationwide.  
HMO-USA. We're the network with the  
highest standards in the business. Our  
HMOs work as one team to meet your  
company's health care needs from  
coast-to-coast.*





## HMO-USA does more so you can do more

*HMO-USA* provides health care coverage for your employees almost everywhere they live and work. Nationwide. In fact, the HMOs which make up our network reach as much as 80% of America's population right now, and that figure is growing.

But there's much more to our program.

The *HMO-USA* network saves you time, trouble *and* money. Compare your current health benefit plans to what we can offer you:

- One contact for all of your questions and administrative needs
- One set of administrative policies and eligibility standards
- One master contract representing all the *HMO-USA* HMOs serving your company
- One source to provide you with all the information you must have to make your HMO selections.

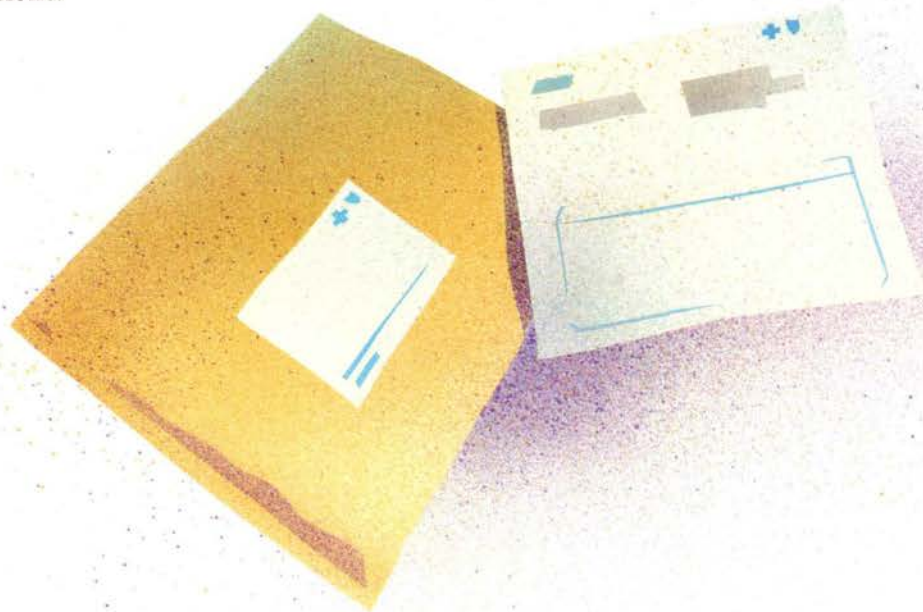
Everything you need—from centralized administration for greater control, to local service for maximum responsiveness—is offered by *HMO-USA*.

### *75 locations, only one bill*

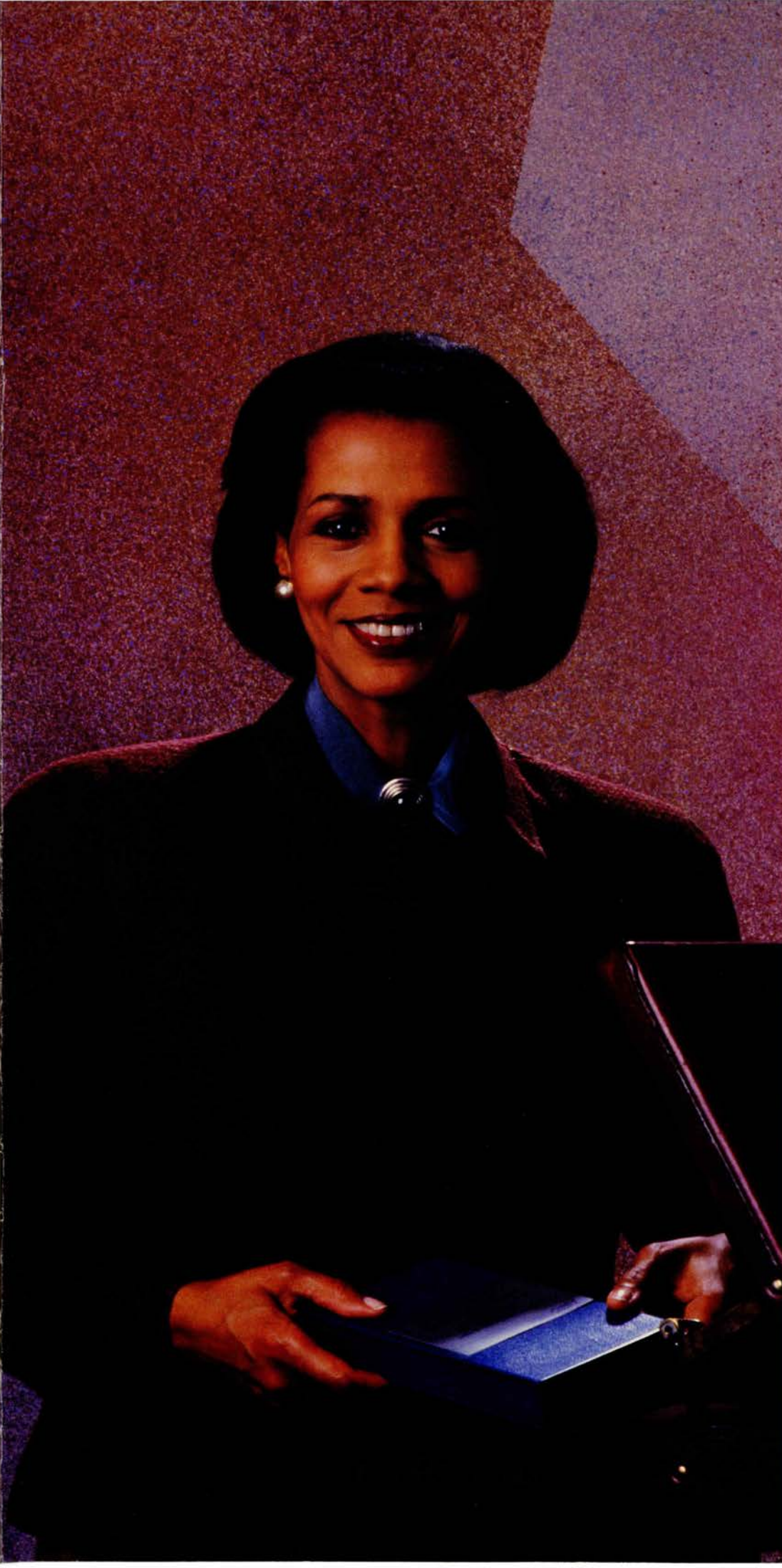
Our program is ideal for companies with employees in many states. That's because with *HMO-USA*, you can provide HMO coverage for your employees wherever we have an HMO, and have *only one bill* to show for it. No matter how many *HMO-USA* HMOs serve your employees, you can receive one bill—easy to understand and tailored to your specific needs. In fact, you can generate your own bill each month if you prefer, and we'll take care of disbursing premiums to the local HMOs.

Your monthly bill is produced at the *HMO-USA* Operations Service Center (OSC). The computerized OSC system is designed specifically to meet the unique demands of multiple HMO billing. Our surprisingly uncomplicated billing system makes your accounting easier, faster and more organized. Which means you spend less time analyzing statements and calculating your costs, and more time on other responsibilities.

And your employees will appreciate all the options you provide them. While you're writing only one check to *HMO-USA*, your employees are selecting from 100,000 doctors and 2,500 hospitals to serve their health care needs.





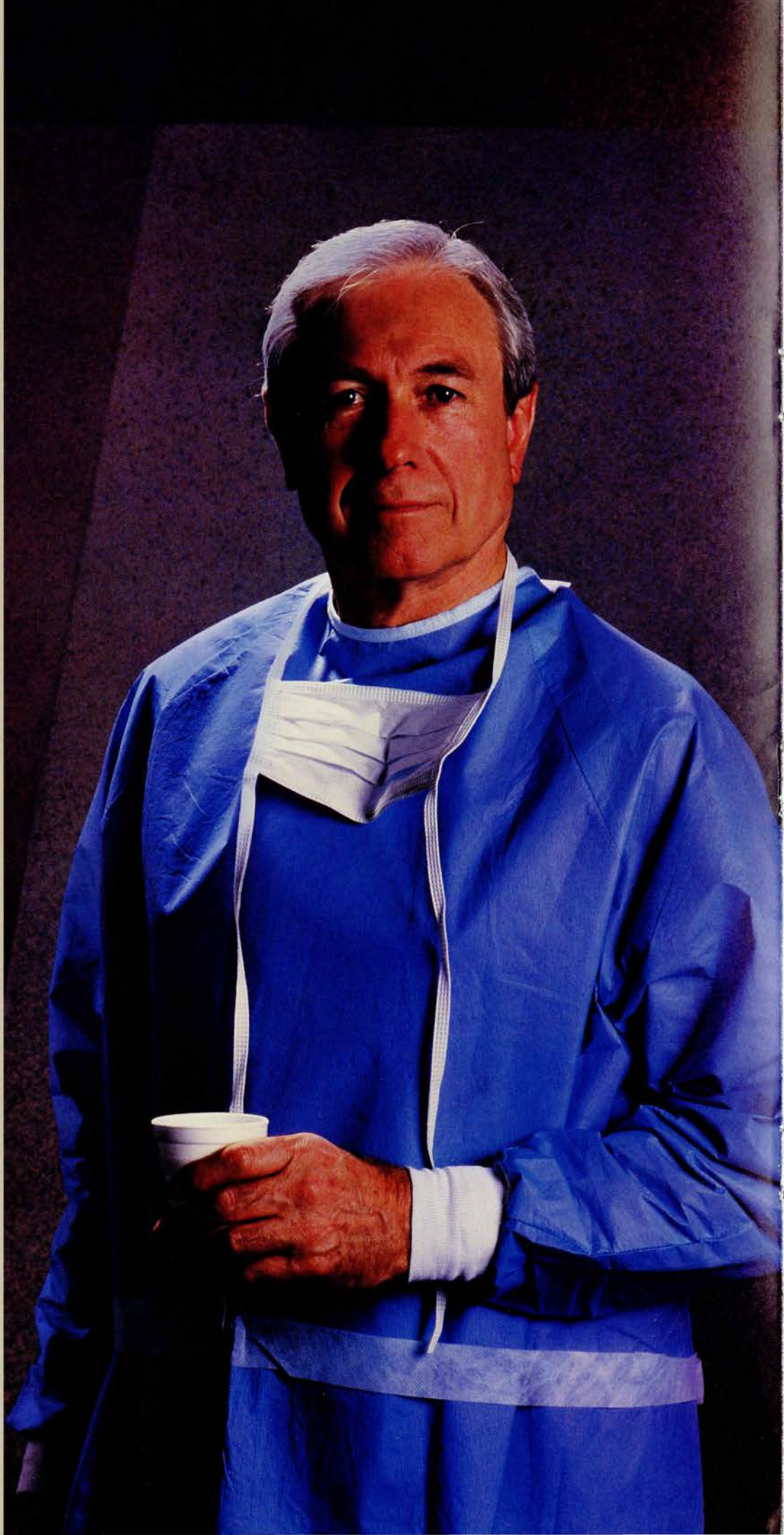


*At HMO-USA, one person will care for your account. And whether you have a question about an HMO in Denver, Detroit or Des Moines, your personal account representative will give you the answer. You'll always get straight answers, and always from the same person.*





*We have a physician to care for your employees almost anywhere they go. HMO-USA provides quality medical services at cost-effective prices. And that's a combination that will make your company feel good.*





## Cutting your health care costs is a major part of the story

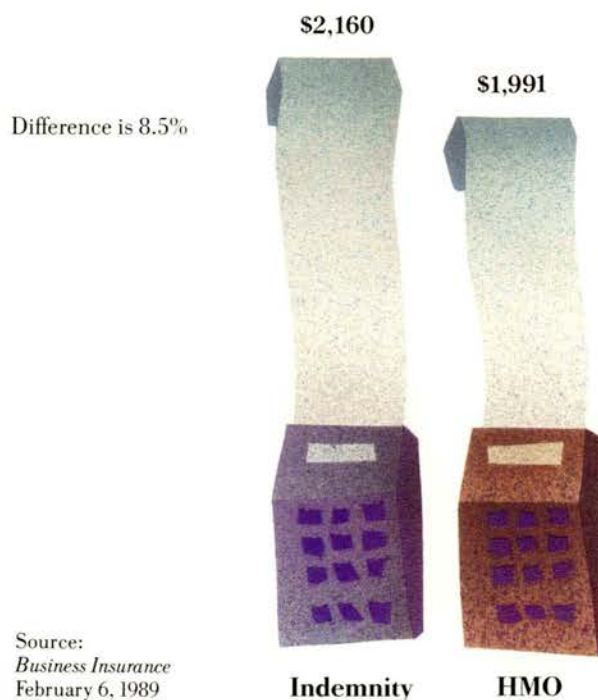
A short time ago, HMOs were innovative alternatives, introducing new ideas about the financing and provision of health care. They tackled escalating health care costs with an array of new approaches:

- Utilization Review
- Use of lower cost outpatient settings
- Shift of emphasis to primary care
- Health promotion and early detection of disease
- Individual management of complex cases
- Fixed prepayments to primary care physicians and a growing list of other health care providers.

Attacking costs from every angle achieved results. In an era of steadily rising health care costs, HMOs have been strong performers, holding their premium increases lower than other forms of health care financing.

What began as an experiment is already the foundation of many companies' employee health plans. Most multi-state companies offer many HMOs. The problem is how to maximize use of this cost-effective delivery system while looking for ways to manage the fragmentation. *HMO-USA* offers a solution.

Average Health Plan Cost per Employee for 1988



## High quality coverage that results from high standards

For more than half a century, the Blue Cross and Blue Shield system has worked to provide the highest quality of health care coverage. Now, we have gone a step further and developed a program to monitor the provision of health care services by *HMO-USA* HMOs.

We know that quality is a serious issue for you. That's why we created a national Quality of Care program for *HMO-USA*. Developed by a task force of our HMO medical directors and expert consultants in the field of quality assessment, the program:

- Uses recognized medical practice standards to monitor the provision of health care services. The standards reinforce good performance and identify areas where we can do even better.
- Surveys members—our most critical judges—on their perceptions of the quality of care in our HMOs. Telephone interviews conducted by an independent research firm provide valuable feedback on how we're doing and play a vital role in shaping our future efforts and goals.
- Offers review by an external accrediting organization to give an objective analysis aimed at assessing the quality of care in our HMOs.

We are always working to increase our standards and improve the quality of health care coverage we provide our members. To *HMO-USA*, quality is more than a slogan.

## Geographic flexibility gives you a better match

Chances are, wherever you have employees, *HMO-USA* has an HMO to serve their needs. No other HMO network comes close to achieving that.

In 40 states\* and more than 200 major cities, we provide extensive coverage for companies very much like yours. More locations means more efficient service for you—and more opportunities for your employees to receive care when they're away from home.

### *Away From Home Care provides security*

Thanks to our national network, *HMO-USA* members can be away from home and know that if they become ill, they will have someone to call—with no claim forms and no out-of-pocket payment—wherever they go. No other HMO network can provide the same assurance.

Every *HMO-USA* HMO is staffed with a person prepared to give personal attention to your employees when they are away from home—an "Away From Home Care Coordinator."

*HMO-USA's* Away From Home Care works in two ways:

### *Urgent Care*

Many employees interested in joining an HMO ask, "What happens if I'm travelling and I get sick?"

*HMO-USA's* Away From Home Care Coordinators provide a helping hand when this happens. The local coordinator will make an appointment with the doctor for a member and provide directions to the doctor's office. Best of all, the coordinator handles all the paperwork, so your employee doesn't have to.

One call to our toll-free number, 1-800-4-HMO-USA, will tell your employees where the nearest *HMO-USA* HMO is located and the name of the Away From Home Care Coordinator to contact.

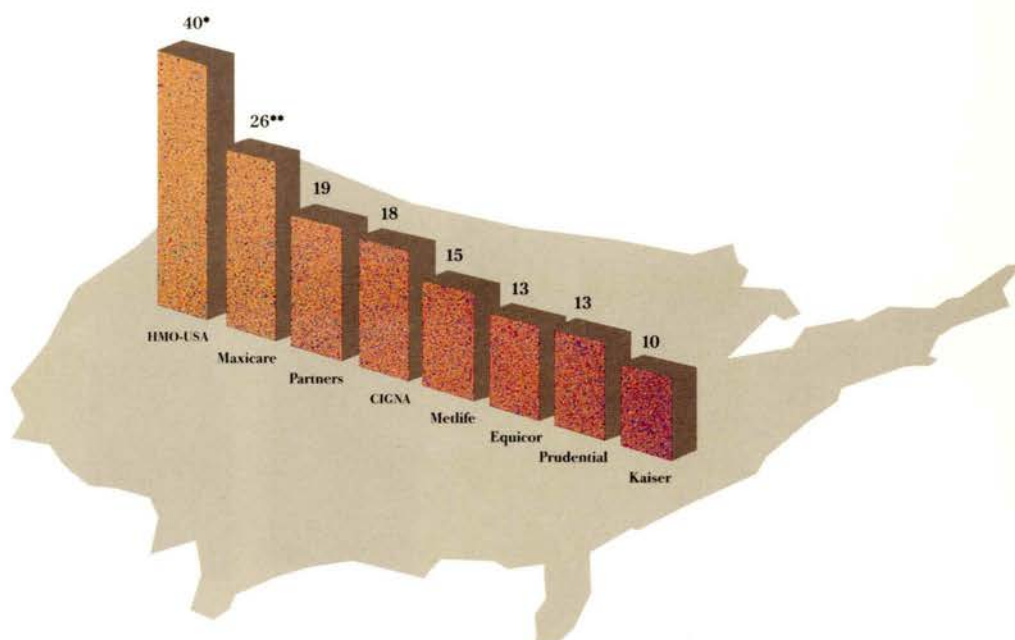
### *Guest Membership*

Members or their families, when away from home for a long period of time, can utilize another important *HMO-USA* benefit—Guest Membership with another *HMO-USA* HMO.

*HMO-USA* Away From Home Care Coordinators will help your employees enroll as guest members and adjust to the new HMO. That's good news whether your employee or covered dependent is away for a few months, or at college for a few years.

Guest Membership includes all the benefits of regular membership.

Number of States in Which National HMO Networks are Operating



\*Includes District of Columbia

\*\*As of March 16, 1989, number of states is 12  
(*Chicago Tribune*, March 17, 1989)

Source: *InterStudy*, 1988, Excelsior, Minnesota





*Whenever your employees are on the road—for a short vacation or for a longer stay—they can call on one of our “Away From Home Care Coordinators.” Our coordinators will help them make appointments with a doctor if they become ill, or enroll them as Guest Members in another HMO-USA HMO.*





## There are so many good reasons to call on us

We believe that our unified national network can meet your management needs better than an array of unrelated HMOs. Once again, compare what you get now to what *HMO-USA* offers:

- An extensive network of local HMOs
- One personal account manager
- Consolidated billing
- Cost containment
- Coverage away from home
- Measurably high quality.

*HMO-USA is just a phone call away*

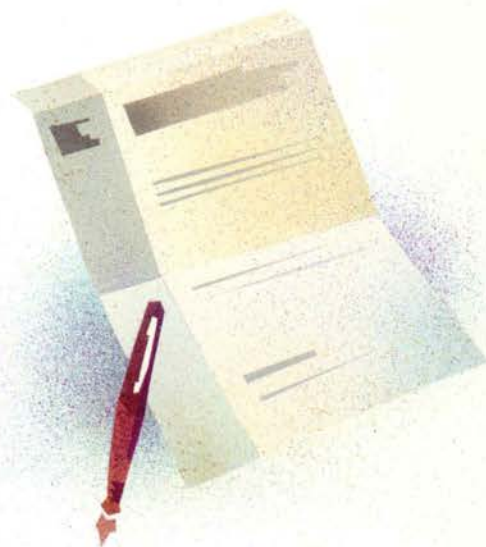
We would like to tell you more about how the *HMO-USA* program can meet your company's needs. Just contact our *HMO-USA* staff at:

**1-800-4-HMO-USA.**

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## Put us to the test

*Find out why we're the leader in our field. Fill out the enclosed form telling us where your employees work, and how many are at each location. We'll produce a computerized report for you telling you how we can cover your employee population. Our guess is that well over 70% of your employees can benefit from HMO-USA.*

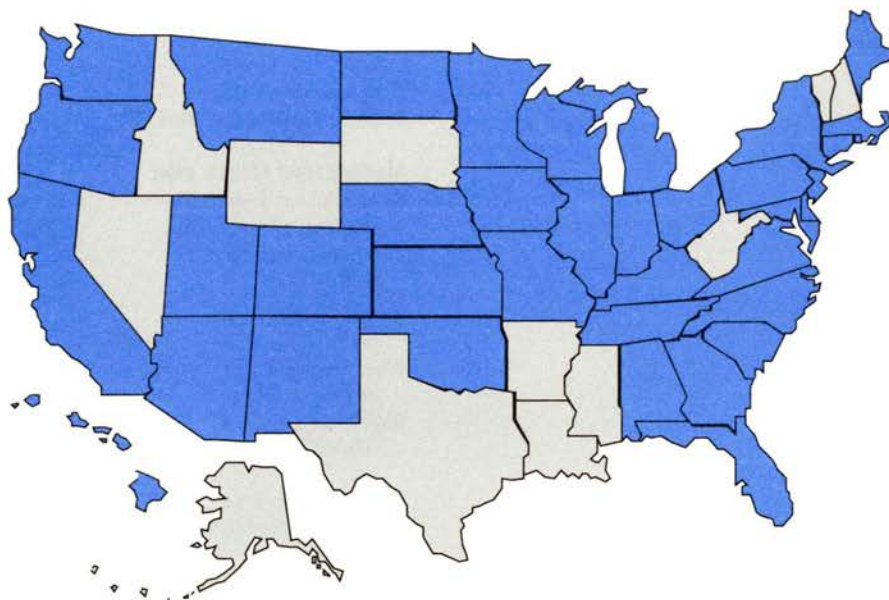


*HMO-USA is setting the pace in health care delivery. Call us now and see how good your coverage can be.*



# HMO-USA

## Network of Participating HMOs



■ Covered\*      ■ Non-Covered

### STATE

ALABAMA

ARIZONA

CALIFORNIA

COLORADO

CONNECTICUT

DELAWARE

DISTRICT OF  
COLUMBIA

FLORIDA

GEORGIA

HAWAII

ILLINOIS

INDIANA

IOWA

KANSAS

KENTUCKY

MAINE

MARYLAND

### NAME OF HMO

Health Maintenance  
Group of Birmingham

HMO Arizona

CaliforniaCare

Blue Shield of California HMO

HMO Colorado

Community Health Care Plan

Constitution HealthCare

HMO of Delaware  
Total Health Plus

CapitalCare

Capital Health Plan  
HEALTH OPTIONS

HMO Georgia

Health Plan Hawaii

HMO Illinois

Key Health Plan

Total Health Network of Iowa

HMO Kansas

HMO Kentucky

HMO Maine

Columbia-FreeState  
Health System

### SERVICE AREA — region surrounding a city or county

Birmingham and Huntsville

Phoenix, Scottsdale, and Tucson

Bakersfield, Los Angeles, Sacramento, San Diego,  
San Francisco Bay Area, San Jose, and Santa Barbara  
Sacramento; selected service areas within Alameda, Contra Costa,  
Placer, Santa Clara, San Mateo, and Yolo Counties

Boulder, Colorado Springs, Denver, and Pueblo

Branford, Bridgeport, Hamden, New Haven, Shelton,  
Stamford, Stratford, Wallingford, and Waterbury  
Bridgeport, Greater New Haven, Hartford, Meriden,  
Middletown, Shoreline, Wallingford, and Waterbury

Dover and Wilmington  
Statewide

Washington, D.C., Northern Virginia,  
and Suburban Maryland

Tallahassee

Cocoa Beach, Ft. Lauderdale, Gainesville, Jacksonville,  
Melbourne, Miami, Orlando, Palm Beach, Pensacola,  
Sarasota, Tallahassee, Tampa, and West Palm Beach

Atlanta, Augusta, and Macon

Islands of Hawaii, Kauai, Maui, and Oahu

Alton, Carbondale, Chicago metro area, Danville, Decatur,  
Mattoon, Peoria, Rockford, and Springfield

Ft. Wayne, Gary, and Indianapolis

Ames, Cedar Rapids, Des Moines, Dubuque, and Iowa City

Lawrence, Salina, Topeka, and Wichita

Ashland, Bowling Green, Covington, Frankfort,  
Henderson, Lexington, and Louisville

Statewide

Annapolis, Baltimore, and Columbia

\* States where one or more participating HMOs are located.

(continued)



## STATE

### MASSACHUSETTS

## NAME OF HMO

Berkshire Health Plan  
Lahey Clinic Health  
Maintenance Plan  
Medical East Health Plan  
  
Medical West Health Plan  
Montachusett Health Plan  
North Shore Health Plan  
Western Massachusetts  
Health Plan

## SERVICE AREA

Pittsfield  
Northwest Boston  
  
Greater Boston Area, Brockton, Framingham, Lowell,  
Peabody, and Taunton  
Springfield  
Fitchburg, Leominster Area  
Essex County  
Franklin and Hampshire Counties

### MICHIGAN

Blue Care Network  
Health Central  
Blue Care Network  
of East Michigan  
Blue Care Network  
Great Lakes  
  
Blue Care Network  
of Southeast Michigan

Lansing and Jackson

Flint and Saginaw

Eastern Upper Peninsula and Lower Northern Michigan,  
Battle Creek, Benton Harbor, Grand Rapids, Kalamazoo,  
Muskegon, and St. Joseph  
Detroit Metro Area

### MINNESOTA

### MISSOURI

Blue Plus  
BlueCHOICE  
Total Health Care

Duluth, Minneapolis, St. Cloud, and St. Paul

St. Louis  
Kansas City

### MONTANA

HMO Montana

Helena

### NEBRASKA

HMO Nebraska

Grand Island, Lincoln, and Omaha

### NEW JERSEY

Medigroup

Statewide

### NEW MEXICO

FIRSTSOURCE

Albuquerque, Los Alamos, and Santa Fe

### NEW YORK

BlueCARE Plus  
Blue Choice  
Community Blue  
Empire HealthNet

Utica  
Rochester  
Buffalo and Niagara Falls  
Southeastern and Eastern New York State  
including Albany and New York City  
Binghamton  
Rochester  
Syracuse

### NORTH CAROLINA

Foundation Health Plan  
Group Health  
Independent Prepaid  
Health Plan

Statewide

### NORTH DAKOTA

Personal Care Plan

Bismarck and Fargo

### OHIO

Care Plan HMO

Akron, Canton, Cincinnati, Cleveland, Columbus, Dayton,  
Warren, and Youngstown

Health Maintenance Plan

Columbus

Health One  
HMO Health Ohio  
MedChoice

Akron, Canton, Cleveland, and Toledo  
Toledo

### OKLAHOMA

BlueLincs HMO

Norman, Oklahoma City, and Tulsa

### OREGON

Health Maintenance of Oregon

Portland

### PENNSYLVANIA

Delaware Valley HMO  
Keystone Health Plan Central  
Keystone Health Plan East  
Keystone Health Plan West

Philadelphia  
Allentown, Harrisburg, Lehigh Valley, Reading, and York  
Philadelphia  
Pittsburgh

### RHODE ISLAND

HMO Rhode Island

Statewide

### SOUTH CAROLINA

Companion HealthCare  
Corporation

Charleston, Columbia, Florence, and Greenville

### TENNESSEE

The Apple Plan  
CareChoice

Jackson and Memphis  
Chattanooga, Jackson, Knoxville, Murfreesboro,  
Nashville, and Oak Ridge

### UTAH

HealthWise of Utah

Ogden, Provo, and Salt Lake City

### VIRGINIA

HMO Virginia and  
HealthKeepers of Virginia

Chesapeake, Colonial Heights, Hopewell, Norfolk, Petersburg,  
Portsmouth, Richmond, Suffolk, and Virginia Beach

### WASHINGTON

HealthPlus

Everett, Moses Lake, Olympia, Puget Sound, Seattle,  
Spokane, Tacoma, and Walla Walla  
Everett, Seattle, Spokane, and Tacoma

### WISCONSIN

HMO Washington  
Compcare Health Services  
Insurance Corporation

Burlington, Janesville, Milwaukee, Racine, Sheboygan,  
Waukesha, and West Bend



PLACE  
STAMP  
HERE

HMO-USA  
Blue Cross and Blue Shield Association  
Attn: M.C. Andersen, Sales Manager  
676 North St. Clair Street  
Chicago, Illinois 60611



You'll find us in more than 200 major cities nationwide. And whether you need eight *HMO-USA* HMOs to serve your employee population, or 28, we'll make it seem like just one. That's because you work with only one account manager for *all* of your HMO management needs.

COMPANY NAME		DATE
YOUR NAME		YOUR TITLE
STREET ADDRESS		
CITY	STATE	ZIP CODE
TELEPHONE NO.		



